



U.S. Bank Account Setup Guide

September 2025

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1. Overview

Opening a U.S. business bank account is a key step in operating your company legally and efficiently.

With Max3PL, international founders can open remote accounts without visiting the U.S., through our partner banks and fintech platforms.

2. Required Documents

- ✓ LLC Formation Certificate / Articles of Organization
- ✓ EIN Confirmation Letter (CP 575 or SS-4)
- ✓ Operating Agreement
- ✓ Passport Copy of LLC Owner(s)
- ✓ U.S. Business Address (Virtual Office or Registered Agent)
- ✓ Utility Bill / Proof of Address (Home Country)
- ✓ U.S. Phone Number (Optional, Recommended)

3. Eligible Partner Banks

We work with trusted U.S. institutions and fintechs that accept non-resident founders:

- Mercury Bank
- Relay Financial
- Wise Business
- Brex (for larger eCommerce companies)
- Wells Fargo, Bank of America, Chase & Citibank

4. Account Opening Process

Submit your complete LLC and ID documents to Max3PL.

Choose your preferred bank or fintech platform.

Max3PL prepares your application package.

Virtual KYC (video verification or document review).

Account approved and live within 3–7 business days.

5. Additional Services

- USD Payment Gateway Setup (Stripe / Payoneer / Wise)
- Virtual U.S. Debit Card Issuance
- ACH & Wire Transfers Activation
- Bookkeeping Integration with QuickBooks or Xero

6. Tips for Fast Approval

- ✓ Use a professional company name and email address.
- ✓ Ensure EIN & LLC documents match perfectly.
- ✓ Keep your business description consistent across forms.
- ✓ Respond promptly to any KYC requests.